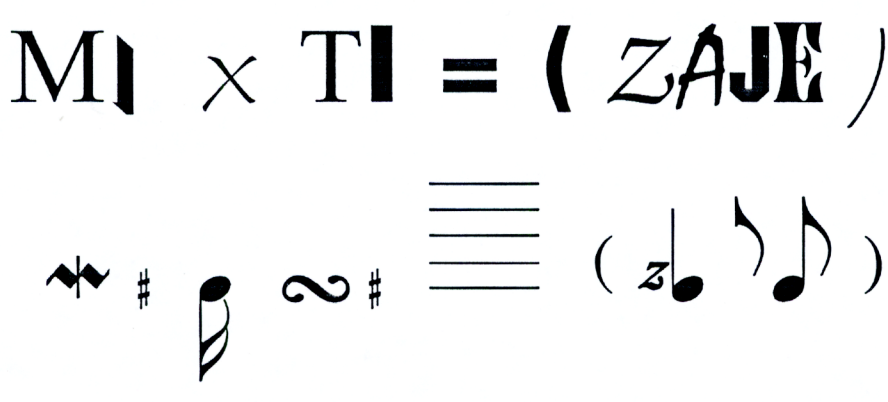
M I × T I = (ZAJE)